

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN F KOSTELNIK, JR.
COLLEEN A KOSTELNIK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-21545

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 29, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/30/2015 and confirmed on 9/10/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		128,860.03
Less Refunds to Debtor	2,572.29	
TOTAL AMOUNT OF PLAN FUND		126,287.74

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,860.00	
Trustee Fee	5,355.13	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,215.13

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 5353	0.00	47,593.43	0.00	47,593.43
	LAKEVIEW LOAN SERVICING LLC Acct: 5353	69.24	69.24	0.00	69.24
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 5546	18,755.94	18,755.94	644.08	19,400.02
					67,062.69

Priority					
	CHRISTIAN M RIEGER ESQ** Acct:	0.00	0.00	0.00	0.00
	JOHN F KOSTELNIK, JR. Acct:	0.00	0.00	0.00	0.00
	JOHN F KOSTELNIK, JR. Acct:	924.00	924.00	0.00	0.00
	JOHN F KOSTELNIK, JR. Acct:	462.00	462.00	0.00	0.00
	JOHN F KOSTELNIK, JR. Acct:	1,186.29	1,186.29	0.00	0.00
	CHRISTIAN M RIEGER ESQ** Acct:	0.00	0.00	0.00	0.00
	PAUL M DANIELS ESQ** Acct:	1,860.00	1,860.00	0.00	0.00
	CHRISTIAN M RIEGER ESQ** Acct:	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXBANK	2,132.40	2,132.40	0.00	2,132.40
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXBANK	57.41	57.41	0.00	57.41
					2,189.81

Unsecured					
	BANK OF AMERICA NA** Acct: 1377	3,174.15	2,311.11	0.00	2,311.11
	CERASTES LLC	4,419.00	3,217.49	0.00	3,217.49

15-21545

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0802				
	MIDLAND FUNDING LLC	4,418.69	3,217.26	0.00	3,217.26
	Acct: 3152				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 4445				
	PRA RECEIVABLES MANAGEMENT LLC - ,	2,399.71	1,747.24	0.00	1,747.24
	Acct: 0521				
	FIRST NIAGARA BANK++	6,929.26	2,912.82	0.00	2,912.82
	Acct: 2292				
	GAP/GE MONEY++	0.00	0.00	0.00	0.00
	Acct: 8715				
	PRA RECEIVABLES MANAGEMENT LLC - ,	6,096.05	4,438.55	0.00	4,438.55
	Acct: 6977				
	PRA RECEIVABLES MANAGEMENT LLC - ,	5,488.35	3,996.09	0.00	3,996.09
	Acct: 7057				
	PRA RECEIVABLES MANAGEMENT LLC - ,	230.84	168.07	0.00	168.07
	Acct: 1701				
	CAPITAL ONE NA**	3,543.60	2,580.11	0.00	2,580.11
	Acct: 9623				
	NAVIENT SOLUTIONS INC	12,795.24	9,316.26	0.00	9,316.26
	Acct: 3817				
	PNC BANK NA	5,355.26	3,899.19	0.00	3,899.19
	Acct: 4819				
	PRA RECEIVABLES MANAGEMENT LLC - ,	1,560.98	1,136.56	0.00	1,136.56
	Acct: 7854				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: 8237				
	PRA RECEIVABLES MANAGEMENT LLC - ,	1,208.12	879.63	0.00	879.63
	Acct: 7525				
	PRA RECEIVABLES MANAGEMENT LLC - ,	5,582.81	4,064.86	0.00	4,064.86
	Acct: 8715				
	TD BANK USA NA**	472.03	343.69	0.00	343.69
	Acct: 6490				
	ECAST SETTLEMENT CORP	7,628.51	5,554.34	0.00	5,554.34
	Acct: 3588				
	SYNCHRONY BANK++	129.44	36.84	0.00	36.84
	Acct: 9774				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
					49,820.11
TOTAL PAID TO CREDITORS					119,072.61

TOTAL CLAIMED

PRIORITY 2,189.81

SECURED 18,825.18

UNSECURED 71,432.04

Date: 07/29/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN F KOSTELNIK, JR.
COLLEEN A KOSTELNIK
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:15-21545

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 John F Kostelnik, Jr.
 Colleen A Kostelnik
 Debtors

Case No. 15-21545-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dric
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Jul 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2020.
 db/jdb

+John F Kostelnik, Jr., Colleen A Kostelnik, 841 Fellsburg Road,
 Belle Vernon, PA 15012-4709
 14037895 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410)
 14106765 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14037896 +Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
 14037897 +Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195
 14073513 CAPITAL ONE, N.A., C/O BECKETT AND LEE LLP, POB 3001, MALVERN, PA 19355-0701
 14037917 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Unvl/citi, Attn: Centralized Bankruptcy, Po Box 20507,
 Kansas City, MO 64195)
 14037901 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,
 Saint Louis, MO 63179-0040
 14073442 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,
 NEW YORK, NY 10087-9262
 14061957 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,
 Colorado Springs, CO 80962)
 14049153 +Lakeview Loan Servicing, LLC, M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
 14064194 +Midland Credit Management, Inc as agent for, Midland Funding LLC, PO Box 2011,
 Warren, MI 48090-2011
 14056866 +Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
 14042783 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 14037911 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002
 14037916 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr
 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2020 05:10:16
 PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
 14099889 +E-mail/Text: bncmail@w-legal.com Jul 31 2020 05:04:31 CERASTES, LLC,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14037898 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 31 2020 05:09:08 Capl/bstby,
 PO Box 30253, Salt Lake City, UT 84130-0253
 14037899 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 31 2020 05:09:08 Capital One,
 Box 30253, Salt Lake City, UT 84130-0253
 14037902 +E-mail/Text: fnb.bk@fnfg.com Jul 31 2020 05:04:51 First Niagara Bank, 1 Hudson City Ctr,
 Hudson, NY 12534-2355
 14081629 E-mail/Text: fnb.bk@fnfg.com Jul 31 2020 05:04:51 First Niagara Bank, N.A.,
 6950 South Transit Road, PO Box 514, Lockport NY 14095-0514
 14037904 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:10:40 GECRB/Gap, Attn: bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 14037905 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:09:46 GECRB/Lowes,
 Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
 14037907 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:10:40 GECRB/Walmart, Attn: Bankruptcy,
 Po Box 103104, Roswell, GA 30076-9104
 14037900 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jul 31 2020 05:09:03 Chase Card,
 Po Box 15298, Wilmington, DE 19850
 14037908 +E-mail/Text: bncnotices@beckett-lee.com Jul 31 2020 05:02:57 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 14037909 E-mail/Text: camanagement@mtb.com Jul 31 2020 05:03:16 M & T Bank, Attn: Bankruptcy,
 1100 Wehrle Dr 2nd Floor, Williamsville, NY 14221
 14037910 +E-mail/PDF: pa_dc_claims@navient.com Jul 31 2020 05:11:18 Navient, Po Box 9500,
 Wilkes Barre, PA 18773-9500
 14083102 +E-mail/PDF: pa_dc_claims@navient.com Jul 31 2020 05:11:19 Navient Solutions Inc.,
 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
 14104610 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2020 05:10:12
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14633007 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 31 2020 05:09:16
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 14037912 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:09:47 Sams Club / GEMB,
 Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
 14037913 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:10:40 Synch/rheemk, C/o Po Box 965036,
 Orlando, FL 32896-0001
 14037914 +E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:09:46 Synch/toysrus, Po Box 965005,
 Orlando, FL 32896-5005
 14103082 E-mail/PDF: gecsed@recoverycorp.com Jul 31 2020 05:09:47 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 14037915 +E-mail/Text: paparalegals@pandf.us Jul 31 2020 05:05:29
 Synchrony Bank fka GE Capital Retail Ban, c/o Gregg Morris Esquire, 213 East Main St,
 Carnegie, PA 15106-2701
 14057900 +E-mail/Text: bncmail@w-legal.com Jul 31 2020 05:04:31 TD BANK USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2

User: dric
Form ID: pdf900

Page 2 of 2
Total Noticed: 38

Date Rcvd: Jul 30, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Lakeview Loan Servicing, LLC
cr* +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
14037903* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Corporation, Ford Motor Credit, Po Box 6275,
Dearborn, MI 48121)
14037906* +GECRB/Lowes, Attention: Bankruptcy Department, Po Box 103104, Roswell, GA 30076-9104
14633197* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)
14633199* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541)
TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC
andygornall@latouflawfirm.com
Christian M Rieger on behalf of Debtor John F Kostelnik, Jr. criergerlaw@gmail.com
Christian M Rieger on behalf of Joint Debtor Colleen A Kostelnik criergerlaw@gmail.com
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkggroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6